

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA**

In re:

Case No: 14-50577 – RJK

HEATHER K DODD
1817 RIVER RD
GRAND RAPIDS, MN 55744

Social security/Taxpayer ID/Employer ID/Other Nos.: xxx-xx-0885

Debtor(s)

Chapter 7 Case

DISCHARGE OF DEBTOR(S)

It appears that the debtor(s) are entitled to a discharge,

IT IS ORDERED:

The debtor(s) are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: 11/13/14

Robert J Kressel
United States Bankruptcy Judge

NOTICE OF ENTRY AND FILING ORDER OR JUDGMENT Filed and docket entry made on November 13, 2014 Lori Vosejpka Clerk, United States Bankruptcy Court By: admin Deputy Clerk

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the persons named as the debtors. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtors a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtors. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtors' property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are in the nature of alimony, maintenance, or support;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3

United States Bankruptcy Court
District of MinnesotaIn re:
HEATHER K DODD
DebtorCase No. 14-50577-RJK
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0864-5

User: admin
Form ID: 7dscPage 1 of 1
Total Noticed: 10

Date Rcvd: Nov 14, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 16, 2014.

db +HEATHER K DODD, 1817 RIVER RD, GRAND RAPIDS, MN 55744-4046
smg +United States Attorney, 600 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
60791352 +EQUABLE ASCENT FINANCIAL LLC, C/O GURSTEL, TALLOCH & CHARGO, 6681 COUNTRY CLUB DR,
GOLDEN VALLEY, MN 55427-4601
60791354 +HOUSEHOLD INDUSTRIAL FINANCE, 3921 HIGH POINT RD, GREENSBORO, NC 27407-4611
60791357 +SEAN M. DODD, 6286 MACLYNN AVE NE, OSTEGO, MN 55301-4527

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg

+EDI: MINNDEPREV.COM Nov 14 2014 22:28:00 Minnesota Department of Revenue,
Bankruptcy Section, PO BOX 64447, St Paul, MN 55164-0447
smg +E-mail/Text: ustpreion12.mn.ecf@usdoj.gov Nov 14 2014 22:23:36 US Trustee,
1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
60791351 EDI: CAPITALONE.COM Nov 14 2014 22:28:00 CAPITAL ONE BANK, BKY DIVISION, P.O. BOX 85619,
RICHMOND, VA 23285-5619
60791355 EDI: IRS.COM Nov 14 2014 22:28:00 INTERNAL REVENUE SERVICE, 30 7TH ST E, STE 1222,
ST PAUL, MN, 55101-4940
60791356 EDI: MINNDEPREV.COM Nov 14 2014 22:28:00 MN DEPT OF REVENUE, BANKRUPTCY SECTION,
PO BOX 64447, ST PAUL, MN 55164-0447

TOTAL: 5

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

60791353 ##+EQUITABLE ASCENT FINANCIAL LLC, 1120 W LAKE COOK RD STE B, BUFFALO GROVE, IL 60089-1970
TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 16, 2014

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 13, 2014 at the address(es) listed below:

Bridget A. Brine ecf@brinelaw.com, bab@trustesolutions.net
Peter Greenlee on behalf of Debtor HEATHER K DODD greenlee@greenleelaw.com
US Trustee ustpreion12.mn.ecf@usdoj.gov

TOTAL: 3